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B1 (Official	Form 1)(1/	08)				oarriorr		igo ± o				
			United No			ruptcy of Illino		,			Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Bates, Victor W.					Name	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						IN Last	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
xxx-xx-6786 Street Address of Debtor (No. and Street, City, and State): 6102 South Hermitage Chicago, IL							Street Address of Joint Debtor (No. and Street, City, and State):					
					Г	ZIP Code 60636	:					ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines		00000	Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from st	reet address):
					Г	ZIP Code	:					ZIP Code
	Principal A from street		siness Debto ove):	r								1
		f Debtor			Nature	of Business	1		Chapter	of Bankruj	ptcy Code	Under Which
		Organization)			`	one box)		the Petition is Filed (Check one box)				
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP)			☐ Sing in 1 ☐ Rail ☐ Stoo	1 U.S.C. § lroad ckbroker	eal Estate as 101 (51B)	s defined	Cined Chapter 7 ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
☐ Partners				☐ Clea	nmodity Br aring Bank	oker						
	f debtor is not s box and stat			Oth	Other						e of Debts k one box)	S
			und	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz under Title 26 of the United State Code (the Internal Revenue Co			Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for					
		_	ee (Check o	ne box)				k one box:		Chapter 11		
☐ Filing For attach si	igned applic	d in installm ation for the	nents (applic e court's con nstallments. l	sideration	certifying t	hat the deb	tor Chec	Debtor is k if: Debtor's	not a small b	usiness debte	or as defin	in 11 U.S.C. § 101(51D). led in 11 U.S.C. § 101(51D). debts (excluding debts owed 100.
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
☐ Debtor 6	estimates tha	at funds will at, after any	ation I be available exempt proper for distribute	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	S FOR COURT USE ONLY
	Number of C											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Bates, Victor W. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois, Eastern Division 07-14347 8/09/07 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Joel A. Schechter July 3, 2008 Signature of Attorney for Debtor(s) (Date) Joel A. Schechter 03122099 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Victor W. Bates

Signature of Debtor Victor W. Bates

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 3, 2008

Date

Signature of Attorney*

X /s/ Joel A. Schechter

Signature of Attorney for Debtor(s)

Joel A. Schechter 03122099

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF JOEL A. SCHECHTER

Firm Name

53 W. Jackson Blvd. Suite 1025 Chicago, IL 60604

Address

Email: joelschechter@covad.net (312)332-0267 Fax: (312)939-4714

Telephone Number

July 3, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Bates, Victor W.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Victor W. Bates		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

 \Box 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Victor W. Bates				
	_	Victor W. Bates				
Date:	July 3, 2008					

Angela Foster 6104 South Hermitage Chicago, IL 60636

Associated Urological Spec P.O. Box 516 Bedford Park, IL 60499-0516

Capital Management Services, Inc. 726 Exchange Street Suite 700 Buffalo, NY 14210

Chase P.O. Box 182223 Dept. OH1-1272 Columbus, OH 43218

Citibank USA PO Box 6003 Hagerstown, MD 21747

Citibank USA Attn: Bankruptcy Dept. PO Box 20487 Kansas City, MO 64195

City of Chicago Dept. of Revenue P.O. Box 88298 Chicago, IL 60680-1298

Danbury Mint 47 Richards Avenue Norwalk, CT 06857

Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062

Gemb/walmart PO Box 981400 El Paso, TX 79998 GEMB/Walmart PO Box 103106 Roswell, GA 30076

Great American Finance 205 West Wacker Drive Chicago, IL 60606

Hawthorn Village P.O. Box 886 Morton Grove, IL 60053-0886

Hawthorne Village 9210 North Maryland Niles, IL 60714-1322

HFC - USA/Beneficial Attn: Bankruptcy 961 Weigel Drive Elmhurst, IL 60126

Hfc/Usa POB 1547 Chesapeake, VA 23327

HSBC Card Srvs Attn: Bankruptcy PO Box 5213 Carol Stream, IL 60197

HSBC NV POB 19360 Portland, OR 97280

HSBC NV PO Box 19360 Portland, OR 97280

Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

Internal Revenue Service Kansas City, MO 64999

Internal Revenue Service 230 South Dearborn Mail Stop 5010 CHI Chicago, IL 60604

Internal Revenue Service Department of the Treasury PO Box 9012 Holtsville, NY 11742-9012

LaTonya Rhodes 22600 Parkview Drive Richton Park, IL 60471

Latonya Rohdes 22600 Parkview Richton Park, IL 60471

M3 Financial Services, Inc. P. O. Box 7230 Westchester, IL 60154

Macy's P.O. Box 689195 Des Moines, IA 50368-9195

Mcydsnb 9111 Duke Boulevard Mason, OH 45040

Mcydsnb Attn: Bankruptcy Dept. 6356 Corley Road Norcross, GA 30071

National City Bank c/o People First Recoveries Dept 10801, P.O. Box 1259 Oaks, PA 19456

National City Bank 2080 Elm Street E Minneapolis, MN 55414 Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826-2703

OSI Collection P.O. Box 8904 Westbury, NY 11590-8904

Sams Club PO Box 981400 El Paso, TX 79998

Sams Club GE Consumer Finance PO Box 103104 Roswell, GA 30076

Shell Oil/citibank PO Box 6003 Hagerstown, MD 21747

Shell Oil/Citibank PO Box 20374 Kansas City, MO 64195

Sullivan Urgent Aid Centers Dept 20-6001 P.O. Box 5990 Carol Stream, IL 60197

Target PO Box 1327, Mail Stop 3CK Minneapolis, MN 55440

The Anesthesia Associates of N 4647 West Lincoln Highway Matteson, IL 60443

Tnb - Target PO Box 673 Minneapolis, MN 55440

University of Chicago Hospitals PO Box 70565 Chicago, IL 60673 University of Chicago Medical Cente 1122 Paysphere Circle Chicago, IL 60674

Washington Mutual Attn: Default Cash Processing 7255 Bay Meadows Way Jacksonville, FL 32256

Washington Mutual Bank PO Box 44118 Jacksonville, FL 32231